

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Ida F. Spruill Debtor(s) Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania Objectant(s) v. Ida F. Spruill Respondent(s)	Chapter 13 Proceeding No. 25-10117 PMM
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AMENDED OBJECTION TO CONFIRMATION OF THE PLAN

Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania, a secured creditor in this case objects to the Plan and to the confirmation of the debtor's Chapter 13 Plan and as grounds therefor would show the court the following:

1. The Plan does not provide for the secured creditor, Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania to receive the full value of its claim in violation of 11 USC §1325(a)(5)(B)(ii).
2. As of the date of the filing of the bankruptcy on January 10, 2025, Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania is the holder of a secured lien against the debtor's property located at 1114 W. Nevada St., Philadelphia, PA 19133.
3. Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania's Objection to Plan was filed prior to the filing of its Proof of Claim. The Proof of Claim has now been filed and Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania is amending its Objection to Plan to add the figures from its Proof of Claim.

4. As of the date of the bankruptcy filing, Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania is the holder of a secured claim in the amount of \$56,330.31. On that date the arrears to be paid through the plan were \$11,722.89. A Proof of Claim was filed by Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania on or about February 10, 2025. See Exhibit “A” attached hereto and made a part hereof.
5. Debtor’s Plan proposes to pay CCO Mortgage Corp. \$6,092.00 in pre-petition arrears, an amount substantially smaller than Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania’s arrears claim.
6. If the Plan is confirmed Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania will suffer irreparable injury, loss and damage.

Respectfully submitted,

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